ABSTRACT

A cellular phone financial device that protects user's financial accounts from being compromised by third parties comprises a cellular phone having an alias software that encrypts and decrypts financial requests sent over the cellular airwaves by the cellular phone, a server that communicates with the cellular phone, wherein the server has an alias software program that encrypts and decrypts requests sent and received from the cellular phone and further translates the financial accounts of the user to alias when communicating with the cellular phone, a database that stores the financial accounts of the user that is accessed by the server when translating the aliases of the user to actual account numbers, a processor that receives and processes requests from the server, wherein requests are instructions to perform certain financial transactions with the user's accounts, and financial institutions that process the information requested by the processor and return confirmation to the processor of the performance of the request, the processor in turn sends the information received from the financial institutions to the server, and lastly the server translates the user's account number to an alias and sends the information requested to the cellular phone, thereby confirming the performance of the financial transaction to the user.